

**CHARLOTTE COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE  
MINUTES**

**November 16, 2011**

**Building and Growth Management  
Conference room  
18400 Murdock Circle  
Port Charlotte, FL 33948**

- I. **ROLL CALL:** The meeting was called to order at 10:00 am by Barbara Melanson. Roll was taken and a quorum was present.

**Committee members present:**

Jeff Ahrens	Citizen
Mike Mansfield	Not for Profit Housing Provider
James Sweeney	Low Income Advocate
Barbara Melanson	Charlotte Co. Employee-CCSB

**Committee members Excused:**

Cecy Cowger Glenn	Not-for-Profit
Christine Cupp	Residential Home Building
James Marshall	Planning & Zoning Board Member
Jim Kelley – Chairman	Banking/Mortgage

**Others present:**

Stephen R. Deutsch	Commissioner
Bob Hebert	Charlotte County Housing Division
Vikki Carpenter	Charlotte County Director, Human Services Dept.
Marty Burton	County Attorney
Doreen Stoquert	Budget & Administrative Services
Ken Quillen	Charlotte Co. Community Development Dept. Planning
Lorraine Helber	Punta Gorda Housing Authority
Mary VanHouten	Charlotte County Housing Division

II. **Approval of Previous Meeting Minutes**

- A. Minutes of the August 17, 2011 AHAC meeting

**MOTION: Barbara Melanson/Jim Sweeney, Approved**

### **III. New Business:**

- A. Consideration of a draft plan for lien/mortgage adjustment in cases of pending foreclosure or short sale:

Staff presented to draft a contract to settle the foreclosures of the SHIP program including approximately 2,500 files of SHIP, HOME, CDBG, FHOP, and HHR mortgages. The draft would have a loan forgiveness incorporated into a contract with a layered approach. These files came from the Housing Corporation of Charlotte County. The types of mortgages were discussed how they could have had more than one grant per house or file and if there is any change of title the mortgages would have to be paid at that time.

Many of these homes are going into foreclosure and the banks would like to make a settlement to go into short sales. If these homes go into foreclosure, the county will not recoup anything from the mortgages.

We do not have to do anything or we could put together a draft to show the commissioner. A sample of a draft was presented as an idea to the board to send up to Tallahassee for approval as part of the LHAP.

Funding for these grants came from Florida Housing Finance, the draft could be presented to them for approval opposed to just putting it together without approval. The draft should be complete by January.

### **IV. Local Housing Advisory Plan**

- A. Florida Housing Finance Corporation:

The local housing advisory plan has been approved by the board and submitted to Tallahassee where it has been approved.

- B. Management Report:

- SHIP year 08-09 has three thousand dollars left that is obligated to complete projects extended to end of this year.
- HHR is finishing the last project.
- Brush with kindness has been extended to June 2012, though it is expected to close out at the end of the year.
- SHIP funds for 2011 to 2012 consist of three hundred fifty thousand dollars. One hundred thousand dollars will be used to complete a NSP 1 project on Fitzhugh, which is a two story duplex. This property will be deeded over to the affordable housing authority when complete. All but four properties are occupied for NSP1.
- NSP 3 is the last project acquired eight properties; one was a demolition, two are scheduled to be closed in November and

December of this year. All but four properties are occupied. This will exhaust the NSP 3 funds at the end of these projects.

- Approval was made from HUD to take one property to be rehab with donated Green materials and labor to use as a model home for a year. What is not donated will be funded with NSP grant. It was approved as long as the property is occupied by the end of the grant which goes through 2014. This will be a property rehabbed with green materials that will be open to contractors as well as the public.

**V. Agency Report**

**A. Stillwater Home report:**

The first six months of their term expired November 6<sup>th</sup>, 2011. Stillwater Home had full occupancy in the beginning though they do not now. They are expecting a fifty thousand dollar grant to keep them in operation for the next six months. They have four residents with no new applicants at this time. They will expect to increase this number in the next six months to keep in operation. Stillwater Home states that they are making progress with helping people. Monthly statements have been requested to determine where the funding is going. Ideas were presented of how they could partner with other organizations to recruit residents or other options. Committee presented that since the grant was satisfied should the county keep funding the utilities or should they look to charge a fee to live there or use additional grant money. They do charge a house fee of one hundred dollars a week. Utilities cost about a thousand dollars a month paid by the county.

**VI. Next meeting Date:**

The next meeting of the Affordable Housing Advisory Committee will be on February 15, 2012 at 10:00 AM at the Building Construction Services Conference Room, 18400 Murdock Circle, Port Charlotte, FL 33948

**VII. Adjournment:** The meeting was adjourned at 10:55 am